

## COVID-19 Policy Response: Private Insurance

Last Updated: May 4, 2020 | Check for updates [here](#), and check out Voices for Georgia's Children's COVID-19 Response Resources [here](#).

Potential Policy and Practice Changes	Supporting Federal Policy	Change Mechanism	Georgia Action To Date	Other State Action / Population
<b>ELIGIBILITY &amp; ENROLLMENT</b>				
<b>Temporarily delay health insurance policy cancellations due to non-payment</b> <ul style="list-style-type: none"> <li>Reduces the number of uninsured individuals during the <a href="#">public health emergency</a></li> </ul>	N/A	Office of Insurance and Safety Fire Commissioner emergency directive	<ul style="list-style-type: none"> <li>The Insurance Commissioner issued a <a href="#">directive</a> instructing health insurers to refrain from canceling policies for non-payment until further notice. (03/20/20)</li> <li>The Directive to all Health Insurers to refrain from canceling health policies due to non-payment will expire on May 31, 2020. The Insurance Commissioner is <a href="#">encouraging Health Insurers</a> to accommodate consumers who are experiencing financial hardships. (04/28/20)</li> </ul>	<a href="#">States</a> that temporarily delayed health insurance policy cancellations due to non-payment: <ul style="list-style-type: none"> <li>CA</li> <li>PA</li> </ul>
<b>Temporarily extend the COBRA enrollment timeframe</b>	IRS and Employee Benefits Security Administration <a href="#">issued a rule</a> to extend the timeframe to enroll in COBRA coverage to 60-days after the date that the National Public Health Emergency ends (05/04/20)	IRS and Employee Benefits Security Administration Rule	<ul style="list-style-type: none"> <li>No action required.</li> </ul>	
<b>PREMIUMS &amp; COST-SHARING</b>				
<b>Waive consumer cost-sharing for COVID-19 testing</b>	<a href="#">Families First Coronavirus Response Act (FFCRA)</a> (03/18/2020): Ensures that everyone receives free testing regardless of insurance provider (public or private)	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner issued a <a href="#">directive</a> urging health insurers to waive cost-sharing for COVID-19 testing, including lab tests and allowing for in-network rates in cases where an out-of-network</li> </ul>	States that waived consumer cost-sharing for COVID-19 testing: <ul style="list-style-type: none"> <li><a href="#">CA</a></li> <li><a href="#">CO</a></li> <li><a href="#">MD</a></li> </ul>

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			<p>provider is the only option (private insurance). (03/09/2020)</p> <p>Note: Since the passage of FFCRA, a new directive has not been issued related to this request. The Commissioner reported that several insurance companies were willing to comply with the 03/09/2020 directive.</p> <p>Note: Cigna, Humana, Aetna and UnitedHealthcare <a href="#">waived</a> consumer cost-sharing. (03/31/20)</p>	<ul style="list-style-type: none"> <li>• <a href="#">NV</a></li> <li>• <a href="#">AK</a></li> <li>• <a href="#">NH</a></li> </ul>
Waive consumer cost-sharing for COVID-19 vaccine	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>• The Insurance Commissioner issued a <a href="#">directive</a> urging health insurers to cover a COVID-19 vaccine when one is developed and becomes available. (03/09/2020)</li> </ul>	<p><a href="#">States</a> that waived consumer cost-sharing for COVID-19 vaccine:</p> <ul style="list-style-type: none"> <li>• MN</li> <li>• MD</li> <li>• MA</li> <li>• NM</li> <li>• NY</li> <li>• OR</li> <li>• RI</li> </ul>

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<b>Waive consumer cost-sharing for laboratory fees for diagnoses of COVID-19 by out-of-network providers</b> <ul style="list-style-type: none"> <li>Reduces likelihood of consumers receiving burdensome bills related to COVID-19 testing</li> </ul>	FFCRA (3/18/20): Ensures that everyone receives free testing regardless of insurance provider (public or private)—testing includes laboratory fees	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance commissioner issued a <a href="#">directive</a> urging health insurers to waive cost-sharing for COVID-19 testing, including laboratory tests and allowing for in-network rates in cases where an out-of-network provider is the only option (private insurance). (03/09/2020)</li> </ul>	<a href="#">States</a> that waived consumer cost-sharing for laboratory fees for diagnoses of COVID-19: <ul style="list-style-type: none"> <li>MD</li> </ul> <a href="#">ME</a> (requires state-regulated health plans to waive cost-sharing for testing services delivered by out-of-network providers)
<b>Waive consumer cost-sharing for telehealth for COVID-19 related diagnosis and treatment</b>	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner issued a <a href="#">directive</a> urging health insurers to cover telehealth services related to COVID-19 at the same rate as in-person visits. (03/09/2020)</li> </ul>	<a href="#">States</a> that waived cost-sharing for telehealth for COVID-19 related diagnosis and treatment: <ul style="list-style-type: none"> <li>AZ</li> <li>CA</li> <li>CO</li> <li>MA</li> <li>NH</li> <li>NM</li> <li>RI</li> <li>TX</li> </ul>

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ADMINISTRATION OF BENEFITS				
Suspend medical necessity reviews for inpatient hospital services	N/A	Office of Insurance and Safety Fire Commissioner emergency directive advises companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner <a href="#">issued</a> a directive advising insurers to suspend concurrent reviews for inpatient hospital services for 60 days from March 26, 2020, which temporarily suspends medical necessity reviews that are used to make determinations for continued or extended health services for the insured. (03/26/20)</li> </ul>	
Suspend retrospective reviews for inpatient hospital services and emergency services at in-network hospitals	N/A	Office of Insurance and Safety Fire Commissioner emergency directive advises companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner <a href="#">issued</a> a directive advising insurers to suspend medical necessity reviews for services that were rendered within 30 days of receipt of the claim, for 60 days from March 26, 2020. (03/26/20)</li> </ul>	
Suspend preauthorization requirements for scheduled surgeries or admissions at hospitals	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner <a href="#">issued</a> a directive advising insurers to suspend preauthorization requirements for surgeries and hospital admissions to reduce the administrative burden on hospitals. (03/26/20)</li> </ul>	
Provide extended supply of medication	N/A	Office of Insurance and Safety Fire Commissioner emergency	<ul style="list-style-type: none"> <li>Governor issued an <a href="#">Executive Order</a> (EO) permitting licensed pharmacists to dispense a 90-day supply* to patients that have no</li> </ul>	<a href="#">States</a> that will provide an extended supply of medication: <ul style="list-style-type: none"> <li>• OR</li> </ul>

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<ul style="list-style-type: none"> <li>Ensures that beneficiaries that have no remaining refills are able to receive a larger quantity than prescribed; increases medication adherence</li> <li>Encourages social distancing by reducing the pharmacist-patient interaction frequency</li> </ul>		directive requiring companies to comply	remaining refills (*excludes schedule II drugs, such as Oxycodone, Morphine, etc.). (03/20/2020)	<ul style="list-style-type: none"> <li>WA</li> <li>AR</li> <li>MI</li> <li>MN</li> <li>AZ</li> <li>CA</li> </ul>
<b>Provide early refills</b>	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>Governor <a href="#">EO</a> permitting licensed pharmacists to dispense early refill prescriptions. (03/20/20)</li> </ul>	<a href="#">States</a> that waived the early refill limits: <ul style="list-style-type: none"> <li>NC</li> <li>FL</li> <li>SC</li> <li>PA</li> <li>MD</li> <li>DC</li> <li>VA</li> <li>MA</li> <li>NH</li> <li>ME</li> <li>NJ</li> <li>OR</li> </ul>
<b>Limit prior authorization requirements for services related to COVID-19</b>	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner issued a <a href="#">directive</a> that stated "insurers should not use preauthorization requirements as a barrier to access necessary treatment for COVID-19. They should be prepared to expedite utilization review and</li> </ul>	<a href="#">States</a> that limited prior authorization requirements for services related to COVID-19: <ul style="list-style-type: none"> <li>CA</li> <li>KY</li> </ul>

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<ul style="list-style-type: none"> <li>Removes administrative barriers that may inhibit COVID-19 diagnosis/treatment</li> </ul>			appeals processes for services related to COVID-19." (03/09/2020)	<ul style="list-style-type: none"> <li>MN</li> <li>MD</li> <li>MA</li> <li>NH</li> <li>NM</li> <li>RI</li> <li>WA</li> </ul>
<b>Cover non-formulary prescription drugs</b> <ul style="list-style-type: none"> <li>Reduces administrative burden on providers to identify prescriptions on most insurers list. Ensures patient access to effective medications</li> </ul>	N/A	Office of Insurance and Safety Fire Commissioner emergency directive requiring companies to comply	<ul style="list-style-type: none"> <li>The Insurance Commissioner issued a <a href="#">directive</a> urging insurers to make formulary exceptions for people with serious medical conditions and further urged insurers to allow enrollees to use out of network pharmacies. (03/09/2020)</li> </ul>	<a href="#">States</a> that cover non-formulary prescription drugs: <ul style="list-style-type: none"> <li>MN</li> <li>NV</li> </ul>